data received from the payee, the stored payee information for the payee, and/or the stored payor information for the payor,

the date of the transfer for at least one bill being determined absent payor intervention based on at least one of bill data for the bill, stored payor information and stored payee information, without regard to due dates of bills of other payees.

Remarks

The amendments to the specification are being made to conform this application to insert the patent number of the parent application and conform the specification to the parent application.

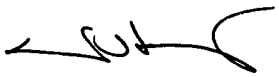
The claim amendments overcome the issues of interpretation raised by the Examiner in the Final Rejection. Specifically, claim 42 now recites a payee communications interface "communicating with a payee and receiving ... bill data". Applicant submits that this language does not read upon a system, such as Lawler, that does not communicate with the payee to get bill data. Furthermore, claim 74 now recites the third party performing the method and so requires that the third party electronically receive bill data from the payee. Here again, the

claim language does not read upon a system like Lawler that does not communicate with the payee to get bill data.

In view of the above, Applicant submits that all claims clearly distinguish the prior art, and requests issuance of a Notice of Allowability.

If any petition for extension of time is necessary to accompany this communication, please consider this paper a petition for such an extension of time, and apply the appropriate extension of time fee to Deposit Account 23-3000. If any other charges or credits are necessary to complete this communication, please apply them to Deposit Account 23-3000.

Respectfully submitted,



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Version With Markings to Show Changes Made

In the preliminary amendment, page 1, the first paragraph is amended as follows:

This application is a divisional of previously filed application Serial No. 08/889,606, filed July 8, 1997, now U.S. Patent [_____]No. 5,956,700, which is a divisional of application Serial No. 08/253,364, file June 3, 1994, now U.S. Patent 5,649,117.

Page 38, the paragraph beginning on line 3 is amended as follows:

The preferred embodiment of the inventive system 100 shown in Fig. 3 includes a central computer system 110, a plurality of remote digital personal computers 112, preferably running associated [a synchronous] asynchronous communication software to operate compatible modulator/demodulator devices (e.g. modems) which translate analog signals to/from the remote digital personal computers when necessary, a public digital data network ("PDN") 114, packet assembler/disassembler, access concentrator multiplexers (sometimes these assemblers, disassemblers, multiplexers and related equipment are generally referenced as "communications interface assistors" 116), and a protocol translator front-end processor (e.g. FEP) 118. In addition, the system 100 preferably includes a plurality of voice telephone devices (e.g. 120), and one or more digital personal computers 1 22 running an operating system such as the MS-DOS Operating System software, in turn running a graphical user interface

program such as the Microsoft Windows (e.g. version 3.1 software).

Page 69, the paragraph beginning on line 4 is amended as follows:

Turning now to Fig. 13, preferred details of how the system of present invention processes returned item files is illustrated in simplified form. Particularly, returned items are preferably received and stored in temporary working files (e.g. TCF return item file) in the off-line files 165 of the invention. As described below, if the item returned appears to be a result of the error of the TCFlnterfaceBank, an appropriate notice/report will be generated by the TCFlnterfaceBank and handled accordingly. Otherwise. the returned transaction is identified to the Payee or Payor. as appropriate. and handled accordingly. If the returned item requires a credit or debit to reconcile prior payments made, a record is placed in the Payor File as a new Payor Child-Transfer record and [an] a Child-Transfer Log Record is added to the Log File for processing by central computer 170.

Page 74, the paragraph beginning on line 18 is amended as follows:

The second set of preferably periodic scheduled activities is references in Fig. 5 as main Log File split and warehouse file processing, which is described in more detail in Figs. 16A, 16B, and 16C. Generally, over the course of each period, each Log Record is added to the Log File in the on-line files 160. Periodically, and preferably daily, the system 100 needs to

perform additional processing using these Log Records. Since the Log File contains both payment-related Log Records and non-payment-related Log Records, a first pass is preferably made through the Log File to split the file into two sub-files ("Log 2 File" and "Log 3 File", as shown in Fig. 16A). The Log 2 File preferably contains all of the payment-related Log Records (e.g., Child-Transfer Log Records), while the Log 3 File contains all of the non-payment-related Log Records. The segregated Log Records are all preferably also saved in an archive Log File which is available in the off-line files [65] 165 for use in research, historical documentation, and periodic statements and reports. This effective segregation is seen best in Fig. 16A, and is preferably implemented by central computer 170. As seen in Fig. 168, the entire Log 2 File is then read and each Child-Transfer Log Record is used to update the existing warehouse file (which is a temporary working file in the off-line files 165 where all of the Child-Transfer Log Records are placed).

42. (Twice Amended) A bill paying system, comprising

storage for payee information,

storage for payor information, the payor information identifying one or more payees authorized by the payor to receive transfers of funds from the payor, and including control parameters defining the manner in which transfers of funds are to be performed,

a payee communications interface communicating with a payee and receiving for use by the system, bill data electronically delivered from [a] said payee to the bill paying system,

a funds transfer interface generating one or more electronic funds transfer messages transferring funds for a payor and a payee using bill data received from the payee, the stored payee information for the payee, and/or the stored payor information for the payor,

the date of the transfer for at least one bill being determined absent payor intervention based on at least one of bill data for the bill, stored payor information and stored payee information, without regard to due dates of bills of other payees.

74. (Twice Amended) A bill paying method performed by a third party for a payee and payor, comprising the following steps performed by the third party

storing payee information,

storing payor information, the payor information identifying one or more payees authorized by the payor to receive transfers of funds from the payor, and including control parameters defining the manner in which transfers of funds are to be performed,

communicating with the payee and receiving for use, bill data electronically delivered from [a] said payee to the [entity performing the method] third party,

generating one or more electronic funds transfer messages transferring funds for a payor and a payee using bill data received from the payee, the stored payee information for the payee, and/or the stored payor information for the payor,

the date of the transfer for at least one bill being determined absent payor intervention based on at least one of bill data for the bill, stored payor information and stored payee information, without regard to due dates of bills of other payees.